

REMARKS

Petition for Extension of Time Under 37 CFR 1.136(a)

It is hereby requested that the term to respond to the Examiner's Action of July 19, 2006 be extended three months, from October 19, 2006 to January 19, 2007.

Authorization to charge a Credit Card is given to cover the extension fee. The Commissioner is hereby authorized to charge any additional fees associated with this communication to Deposit Account No. 19-5425.

In the Office Action, the Examiner indicated that claims 1 through 20 are pending in the application and the Examiner rejected all claims.

The §112 Rejections

On page 2 of the Office Action, the Examiner has rejected claim 7-13 under 35 U.S.C. § 112, second paragraph, as being indefinite. Applicant has amended claim 7 to correctly recite the claimed invention as a method.

Although the Examiner did not reject claims 14-16 and 19-20 under 35 U.S.C. §112, the Examiner appears to be asserting that the use of the term "transaction limiter" is vague and indefinite. Applicant directs the Examiner to page 5, lines 6 and 7, where the transaction limiter's functions are indicated as being performed by an independent business entity, and page 6, lines 12-21 and page 7, lines 18-23, where the business entity performing the function of the transaction limiter employs a server and software to perform its functions. It is submitted that use of the term "transaction limiter" is not vague and indefinite when read in light of the specification.

Claim Rejections, 35 U.S.C. §§ 102 and 103

On page 3 of the Office Action, the Examiner rejected claims 1-6 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,422,262 to Cohen. On page 4 of the Office Action, the Examiner rejected claims 7-13 and 14-20 under 35 U.S.C. §103(a) as being unpatentable over Cohen.

The Present Invention

The present invention provides a unique method and system for managing credit card transactions. The method for managing credit card transactions includes obtaining authorization for one or more transactions made with a credit card, with the authorization including one or more limitations selected by a credit card account holder, and approving an actual transaction initiated with the credit card when the actual transaction includes parameters conforming to the limitations of the authorized transaction. The system includes a transaction limiter functioning under the control of an independent business entity, which receives transaction parameters from a credit card account holder for transactions to be authorized for a credit card and instructs authorization to be made for actual transactions initiated with the credit card which conform to the transaction parameters selected by the credit card account holder.

By permitting the credit card account holder to “preauthorize” transactions via the transaction limiter, the present invention provides a novel method and system for managing credit card transactions which prevents unauthorized use and fraud while maintaining existing levels of

convenience and ease of use. Accordingly, the present invention will be particularly useful to consumers, businesses, credit providers, and retailers.

The Cited Prior Art Does Not Anticipate the Claimed Invention

As noted above, the invention as presently claimed after amendment includes an independent transaction limiter. The functions of the transaction limiter are fully set forth in numerous locations in the application. It provides the credit card holder the ability to communicate with a single source to set limits and charge acceptable parameters with respect to all of his or her credit cards.

Nothing in Cohen teaches or suggests the claimed transaction limiter. Accordingly, each of the independent claims, and all claims depending therefrom, patentably define over Cohen and are in condition for allowance.

Applicant notes that the transaction limiter was claimed in original claim 14 and thus the amendment of claims 1 and 7 to specifically recite the transaction limiter does not necessitate a new search.

Conclusion

The present invention is not taught or suggested by the prior art. Accordingly, the Examiner is respectfully requested to reconsider and withdraw the rejection of the claims. An early Notice of Allowance is earnestly solicited.

Included herein is a Petition for extension of time to respond to the Examiner's Action, and authorization to charge the extension fee to a credit card. The Commissioner is hereby authorized to charge any additional fees or credit any overpayment associated with this communication to Deposit Account No. 19-5425.

Respectfully submitted

January 19, 2007
Date

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